

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Clint Chester Stankiewicz
Debtor(s)

Case No. 20-01922-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Oct 12, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Clint Chester Stankiewicz, 2054 Deer Run Drive, Hummelstown, PA 17036-7084 |
| cr | + American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943 |
| 53380753 | + American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943 |
| 5338400 | + AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063-5357 |
| 5338414 | + Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 |
| 5338418 | + Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007 |
| 5338419 | + Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899 |
| 5338420 | + Pennsylvania Department Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 5338421 | + RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| 5338398 | + EDI: AMEREXPR.COM | Oct 12 2020 22:43:00 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 5338402 | EDI: BANKAMER.COM | Oct 12 2020 22:43:00 | Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998 |
| 5338406 | EDI: BMW.COM | Oct 12 2020 22:48:00 | Bmw Financial Services, Attn: Bankruptcy, Po Box 3608, Dublin, OH 43016 |
| 5338401 | + EDI: BANKAMER.COM | Oct 12 2020 22:43:00 | Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413 |
| 5338405 | + EDI: TSYS2.COM | Oct 12 2020 22:43:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801 |
| 5338413 | Email/Text: Bankruptcy.RI@Citizensbank.com | Oct 12 2020 18:39:00 | Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940 |
| 5338407 | + EDI: CAPITALONE.COM | Oct 12 2020 22:43:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5338410 | + EDI: CITICORP.COM | Oct 12 2020 22:43:00 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 5338412 | + EDI: CITICORP.COM | Oct 12 2020 22:43:00 | Citibank/Best Buy, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 5338416 | + EDI: PHINGENESIS | Oct 12 2020 22:43:00 | Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 5338417 | EDI: IRS.COM | Oct 12 2020 22:43:00 | Internal Revenue Service, 1111 Constitution Ave, Washington, DC 20224 |
| 5338408 | EDI: JPMORGANCHASE | Oct 12 2020 22:43:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 5338422 | + EDI: USBANKARS.COM | | |

| | | | |
|---------|-------------------------------------|----------------------|--|
| 5338423 | + EDI: USAA.COM | Oct 12 2020 22:43:00 | U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014 |
| 5338424 | + Email/Text: vci.bkcy@vwcredit.com | Oct 12 2020 22:43:00 | USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600 |
| 5338425 | + EDI: WFFC.COM | Oct 12 2020 22:43:00 | Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003 |
| 5338426 | + EDI: WFFC.COM | Oct 12 2020 22:43:00 | Wells Fargo Bank, PO Box 31557, Billings, MT 59107-1557 |
| | | | Wells Fargo Bank NA, Mac F8234f-02f, Po Box 10438, Des Moines, IA 50306-0438 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5338415 | | First Commonwealth Fcu |
| 5338399 | *+ | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 5338404 | *+ | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 5338403 | *+ | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 5338411 | *+ | Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 5338409 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2020 at the address(es) listed below:

| Name | Email Address |
|-----------------------------|--|
| Chad James Julius | on behalf of Debtor 1 Clint Chester Stankiewicz cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com |
| James Warmbrodt | on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bkgroup@kmllawgroup.com |
| Lawrence G. Frank (Trustee) | lawrencegfrank@gmail.com PA39@ecfcbis.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 4

Information to identify the case:

Debtor 1 **Clint Chester Stankiewicz**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:20-bk-01922-HWV**

Social Security number or ITIN xxx-xx-6059

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clint Chester Stankiewicz

By the
court:

10/12/20

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.